

**Fill in this information to identify the case:**Debtor 1 Robert C HilliardDebtor 2 Mary Lou Hilliard  
(Spouse, if filing)United States Bankruptcy Court for the: MIDDLE DISTRICT OF PENNSYLVANIACase number 18-02070**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: BANK OF AMERICA, N.A.

Court claim no. (if known): \_\_\_\_\_

**Date of payment change:**Must be at least 21 days after date  
of this notice12/12/2018Last 4 digits of any number you use to  
identify the debtor's account: \_\_\_\_\_5799**New total payment:**

Principal, interest, and escrow, if any

\$ 920.18**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☐ No☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ \_\_\_\_\_

New escrow payment: \$ \_\_\_\_\_

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☐ No☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

The interest rate change applies to a HELOC loan and is a normal course change arising out of a change in the applicable index. The rate change is reflected in the applicable debtor's normal monthly statement.

Current interest rate: 6.24 %New interest rate: 6.49 %Current principal and interest payment: \$ 917.27New principal and interest payment: \$ 920.18**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☐ No☒ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.  
(Court approval may be required before the payment change can take effect.)Reason for change: NUMBER OF DAYS IN THE BILLING CYCLE CHANGEDCurrent mortgage payment: \$ 917.27New mortgage payment: \$ 920.18

Debtor 1      Robert C Hilliard  
First Name      Middle Name      Last Name

Case number (if known) 18-02070

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Rebecca L. Simon      Date 11/19/2018  
Signature

Print:      Rebecca L. Simon      Title      AVP; Bankruptcy Specialist II

Company      Bank of America

Address      4161 PIEDMONT PKWY, BANK OF AMERICA TRIAD CENTE  
Number      Street  
Greensboro, NC 27410  
City      State      ZIP Code

Contact phone      (336) 854-6425      Email      rebecca.l.simon@bankofamerica.com

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA ( HARRISBURG DIVISION)

Chapter: 13 No. 18-02070

In re:

Judge: HENRY W. VAN ECK

Robert C Hilliard

Mary Lou Hilliard

Debtor(s).

**CERTIFICATE OF SERVICE**

I hereby certify that on 11/19/2018, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage pre-paid, or via filing with the US Bankruptcy Court's CM ECF system.

By U.S. Postal Service First Class Mail Postage Prepaid:

Debtor: Robert C Hilliard  
1202 Bent Creek Blvd  
Mechanicsburg, PA 17050-1823

Co-Debtor: Mary Lou Hilliard  
1202 Bent Creek Blvd  
Mechanicsburg, PA 17050-1823

Debtor's Attorney: DEBORAH A. HUGHES  
2080 Linglestown Rd Ste 201  
Harrisburg, PA 17110-9670

Trustee: CHARLES J DEHART, III  
8125 Adams Dr Ste A  
Hummelstown, PA 17036-8625

/s/ Irene Zhao

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LCI  
(as Authorized Agent for Bank of America N.A.)  
111 Anza Blvd Suite 310  
Burlingame, CA 94010  
650.342.9486 (x250)  
izhao@lciinc.com